

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Joel Edward Murphy
Bonnie Lynn Murphy
Debtor(s)

Case No. 16-10928-TPA
Chapter: 13

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT**

AND NOW, this *The 6th of May, 2019*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

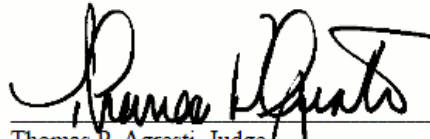
(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

(5) The conciliation conference on the Trustee's Certificate of Default to Dismiss Case previously scheduled for June 4, 2019 is CANCELLED.


Thomas P. Agresti, Judge
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Joel Edward Murphy
 Bonnie Lynn Murphy
 Debtors

Case No. 16-10928-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson
 Form ID: 309

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 Total Noticed: 91

Date Rcvd: May 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2019.

db/jdb
 cr +Joel Edward Murphy, Bonnie Lynn Murphy, 1822 Walnut Street, Erie, PA 16502-1755
 +Specialized Loan Servicing LLC as servicing agent, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, CO 80129-2386
 cr +WILMINGTON SAVINGS FUND SOCIETY, FSB, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, CO 80129-2386
 14317245 ASPMD, 38 8th Street, Apartment 5, Cambridge, MA 02141-1525
 14317244 +American Coradius International LLC, PO Box 717, Getzville, NY 14068-0717
 14317247 Belott Law Firm, Renaissance Center St., Erie, PA 16501
 14294649 +CCI/Contract Callers Incorporated, 501 Greene Street, #302, Augusta, GA 30901-4415
 14294648 +Carmel Financial Corporation, C/O Aam, 101 East Carmel Drive, Suite 205,
 Carmel, IN 46032-2668
 14378849 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 14317248 +Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
 14317250 +Convergent Healthcare Recoveries Inc, 124 SW Adams Street, Suite 215,
 Peoria, IL 61602-2321
 14294651 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
 14317252 +Credit Bureau Collection Services Inc, PO Box 163333, Columbus, OH 43216-3333
 14317255 +Creditech, PO Box 99, Bangor, PA 18013-0099
 14294656 +Erie County Tax Claim Bureau, 140 West Sixth Street, Room 110, Erie, PA 16501-1073
 14317257 +Erie Water Works, Collection Department, 340 West Bayfront Parkway, Erie, PA 16507-2004
 14294657 First Premier, 601 South Minneapolis Avenue, Sioux Falls, SD 57104
 14294659 +First Savings Credit Card, PO Box 5019, Sioux Falls, SD 57117-5019
 14317260 +Foot & Ankle Care Centers, 3 Greenville Orthopedic Center, Greenville, PA 16125-1210
 14294660 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
 14317261 +Genoa, a Qol Healthcare Co, 1330 West 26th Street, Erie, PA 16508-1402
 14317262 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: J.C. Christensen & Associates Inc, PO Box 519,
 Sauk Rapids, MN 56379)
 14317264 +Medical Associates of Erie, Osteopathic Internal Medical, One Lecom Place,
 Erie, PA 16505-2571
 14317265 +Medicor Associates Inc, 104 East 2nd Street, 2nd Floor, Erie, PA 16507-1532
 14317266 +Montgomery Lynch & Associates Inc, PO Box 22720, Beachwood, OH 44122-0720
 14317267 +National Asset Recovery Services Inc, PO Box 1898, Saint Charles, MO 63302-1898
 14317268 +Nations Recovery Center Inc, PO Box 620130, Atlanta, GA 30362-2130
 14317269 #+Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314
 14317270 +Nationwide Recovery Systems, 501 Shelley Drive, #300, Tyler, TX 75701-9553
 14317272 +Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
 14317273 +Northshore Clinical Associates, 120 East 2nd Street, Floor 3, Erie, PA 16507-1578
 14317274 +Northwest Savings Bank, Attn: Colleen Lamberto, PO Box 337, Warren, PA 16365-0337
 14317276 +Orthopaedic & Sports Medicine of Erie PC, 100 Peach Street, Suite 400,
 Erie, PA 16507-1423
 14317277 +Osteopathic Cardiology Associates LLC, 4002 Schaper Avenue, Suite A, Erie, PA 16508-3358
 14317278 +Pathology Associates of Erie, 5700 Soutwyck Boulevard, Toledo, OH 43614-1509
 14294670 +Penn Credit, Attn:Bankruptcy, PO Box 988, Harrisburg, PA 17108-0988
 14294671 +Progressive Insurance Company, 2450 Severn Avenue, Suite 102, Metairie, LA 70001-6956
 14317279 +RAZOR Capital LLC, PO Box 390243, Minneapolis, MN 55439-0243
 14317282 +RMS, PO Box 361595, Columbus, OH 43236-1595
 14317280 +Receivables Outsourcing LLC, PO Box 549, Timonium, MD 21094-0549
 14317281 +Regional Health Services, 510 Cranberry St, Erie, PA 16507-1075
 14317283 +Southwest X-Ray LP, PO Box 220122, El Paso, TX 79913-2122
 14317284 +St. Vincent Institute, 232 West 25th Street, Erie, PA 16544-0001
 14294675 +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
 14371579 UPMC Community Medicine, PO Box 1123, Minneapolis, MN 55440-1123
 14317287 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 14294676 +United Collection Services, 106 Commerce Street Suite 101, Lake Mary, FL 32746-6217
 14317288 +Vision Financial Corp., 5301 East State Street Lower Level, Rockford, IL 61108-2457
 14379904 +WF 19 Grantor Trust, C/O Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 14726443 +Wilmington Savings Fund Society, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200,
 P.O. Box 17933, San Diego, CA 92177-7921
 14749010 +Wilmington Savings Fund Society, FSB, Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806-5948
 14886266 +Wilmington Savings Fund Society,FSB Trustee, c/o 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: RECOVERYCORP.COM May 07 2019 06:53:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14317246 +EDI: CINGMIDLAND.COM May 07 2019 06:53:00 AT&T Mobility, 1025 Lenox Park Boulevard NE,
 Atlanta, GA 30319-5309
 14317243 +EDI: AFNIRECOVERY.COM May 07 2019 06:53:00 Afni Inc, PO Box 3427,
 Bloomington, IL 61702-3427

District/off: 0315-1

User: vson
Form ID: 309

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14294646 +EDI: PHINAMERI.COM May 07 2019 06:53:00 AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853

14294647 +EDI: APPLIEDBANK.COM May 07 2019 06:53:00 Applied Card Bank, Attention: Bankruptcy, Po Box 17125, Wilmington, DE 19850-7125

14365373 EDI: RESURGENT.COM May 07 2019 06:53:00 CACH, LLC, PO BOX 10587, Greenville, SC 29603-0587

14294650 +EDI: CHASE.COM May 07 2019 06:53:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298

14317251 +EDI: CONVERGENT.COM May 07 2019 06:53:00 Convergent Outsourcing Inc, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004

14294652 +EDI: CCS.COM May 07 2019 06:53:00 Credit Collections Svc, Po Box 773, Needham, MA 02494-0918

14317253 +EDI: RCSFNBMARIN.COM May 07 2019 06:53:00 Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875

14317254 +EDI: CREDPROT.COM May 07 2019 06:53:00 Credit Protection Association LP, PO Box 802068, Dallas, TX 75380-2068

14331895 +EDI: RESURGENT.COM May 07 2019 06:53:00 Del Sol Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927

14317256 +EDI: HCA2.COM May 07 2019 06:53:00 Del Sol Medical Center, PO Box 740782, Cincinnati, OH 45274-0782

14375442 EDI: DIRECTV.COM May 07 2019 06:53:00 Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008

14294653 EDI: ESSL.COM May 07 2019 06:53:00 Dish Network, Department 0063, Palatine, IL 60055-0063

14294654 +EDI: DCI.COM May 07 2019 06:53:00 Diversified Consultant, Dci, Po Box 551268, Jacksonville, FL 32255-1268

14294655 +E-mail/Text: Billing_Paperwork@emergycare.org May 07 2019 03:06:52 Emergycare, Incorporated, 1926 Peach Street, Erie, PA 16502-2872

14317258 +E-mail/Text: fsgb@fsgbcollections.com May 07 2019 03:06:51 Finance System of Green Bay Inc, 301 North Jackson Street, Green Bay, WI 54301-4938

14317259 +E-mail/Text: bankruptcy@firstenergycorp.com May 07 2019 03:06:20 First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

14294661 +E-mail/Text: fsncustbrnotice@fullservicenetwork.com May 07 2019 03:05:40 Full Service Network, 600 Grant Street - Floor 30, Pittsburgh, PA 15219-2709

14294662 +EDI: IC9.COM May 07 2019 06:53:00 IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557

14294663 +EDI: RESURGENT.COM May 07 2019 06:53:00 LVNV Funding, Po Box 10497, Greenville, SC 29603-0497

14294665 +EDI: AQUAFINANCE.COM May 07 2019 06:53:00 MBC Investments, Po Box 844, Wausau, WI 54402-0844

14317263 +EDI: AQUAFINANCE.COM May 07 2019 06:53:00 MBC Investments LLC, PO Box 1584, Wausau, WI 54402-1584

14294664 +EDI: PHINGENESIS May 07 2019 06:53:00 Mabt - Genesis Retail, Bankcard Services, Po Box 4477, Beaverton, OR 97076-4401

14294666 +E-mail/Text: MEvan@mchl.org May 07 2019 03:06:36 Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695

14294667 E-mail/Text: Bankruptcy@natfuel.com May 07 2019 03:06:17 National Fuel, PO Box 4103, Buffalo, NY 14264

14317271 +E-mail/Text: eggssupportservices@alorica.com May 07 2019 03:06:27 NCO Financial Systems Inc, 5 Penn Center West, Suite 100, Pittsburgh, PA 15276-0126

14345317 +E-mail/Text: Bankruptcy@natfuel.com May 07 2019 03:06:17 National Fuel, Legal Dept., P.O. Box 2081, Erie, PA 16512-2081

14309045 EDI: AGFINANCE.COM May 07 2019 06:53:00 OneMain, P.O. Box 70912, Charlotte, NC 28272-0912

14294669 +EDI: AGFINANCE.COM May 07 2019 06:53:00 Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198

14295056 EDI: RECOVERYCORP.COM May 07 2019 06:53:00 Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605

14330951 EDI: Q3G.COM May 07 2019 06:53:00 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

14295034 EDI: RECOVERYCORP.COM May 07 2019 06:53:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

14294672 +EDI: RESURGENT.COM May 07 2019 06:53:00 Square One Financial/Cach Llc, 4340 S Monaco Street, 2nd Floor, Denver, CO 80237-3485

14294674 +E-mail/Text: DL-ICOMSBankruptcy@charter.com May 07 2019 03:06:37 Time Warner Cable, PO Box 0901, Carol Stream, IL 60132-0901

14317285 +E-mail/Text: bankruptcydepartment@tsico.com May 07 2019 03:06:43 Transworld Systems Inc, Collection Agency, 507 Prudential Road, Horsham, PA 19044-2308

14294677 +E-mail/Text: BankruptcyNotice@upmc.edu May 07 2019 03:06:41 UPMC Hamot, 201 State Street, Erie, PA 16550-0001

14294678 +EDI: VERIZONCOMB.COM May 07 2019 06:53:00 Verizon, 500 Technology Drive, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 39

District/off: 0315-1

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Form ID: 309

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
14294658* Wilmington Savings Fund Society, FSB, as trustee o
14376812* First Premier, 601 South Minneapolis Ave, Sioux Falls, SD 57104
14317286* UPMC Community Medicine, PO Box 1123, Minneapolis MN 55440-1123
14317249 +UPMC Hamot, 201 State Street, Erie, PA 16550-0001
14294668 ###CMI - Community Medicine, Inc., 1599 North Hermitage Road, Hermitage, PA 16148-3180
14317275 ###Northwest Consumer Discount Bank, 1324 East Grandview Boulevard, Erie, PA 16504-2736
14294673 ###Orion Portfolio Services LLC, 53 Perimeter Center, Suite 450, Atlanta, GA 30346-2287
###Stellar Recovery Incorporated, Attn: Bankruptcy, 4500 Salisbury Road Suite 105,
Jacksonville, FL 32216-8035

TOTALS: 1, * 3, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 6, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Bonnie Lynn Murphy dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Joel Edward Murphy dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of
Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Lisa Cancanon on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for
Wilmington Savings Fund Society, FSB, DBA Christiana Trust, not in its individual capacity, but
solely in its capacity as Owner Trustee for WF 19 lisac@w-legal.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6